

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	09/986,354	Confirmation No.:	5302
Applicant	Matthew George Majikes		
Filed	11-08-2001		
Title	SYSTEM AND METHOD FOR PERSONALIZING AND DELIVERING INSURANCE OR FINANCIAL SERVICES- RELATED CONTENT TO A USER		
TC/Art Unit	3623		
Examiner:	ROBERT D. RINES		
Docket No.	52493.000187		
Customer No.	21967		

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, Applicants submit attached Form PTO/SB/08 for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

In accordance with 37 C.F.R. §1.98(a)(2)(ii), copies of U.S. patents and/or U.S. patent application publications cited on the attached Form PTO/SB/08 are not being provided.

In considering the cited references enclosed with this communication, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained

by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form PTO/SB/08 with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: January 10, 2011

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